

What is claimed is:

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- 1 1. A method, comprising the steps of:
    - 2 receiving information relating to customer activity of a customer with a first
    - 3 vendor;
    - 4 providing, in response to the received information, an indication of an offer for
    - 5 a subsidy from a second vendor;
    - 6 receiving an indication of at least one item the customer desires to purchase,
    - 7 the at least one item having an associated total price; and
    - 8 charging the customer a second price for the at least one item if the offer is
    - 9 accepted, the second price being less than the total price.
  - 1 2. The method of claim 1, in which the step of receiving information relating to
    - 2 customer activity comprises:
    - 3 reading information from a cookie.
  - 1 3. The method of claim 1, in which the step of receiving information relating to
    - 2 customer activity comprises:
    - 3 receiving information via at least one of a Web server, a telephone and a POS
    - 4 terminal.
  - 1 4. The method of claim 1, wherein the indication of an offer for a subsidy is
    - 2 provided via at least one of e-mail, postal mail, and telephone.

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1 5. The method of claim 1, in which the step of charging the customer the second  
2 price for the at least one item comprises:  
3 charging the customer the total price; and  
4 crediting an amount of funds to an account, the amount of funds being based  
5 on a difference between the total price and the second price.

1 6. The method of claim 5, in which the step of crediting is performed after the  
2 step of charging the total price.

1 7. The method of claim 5, in which the step of crediting comprises:  
2 crediting the amount of funds to a credit card account.

1 8. The method of claim 1, in which the step of charging the customer the second  
2 price for the at least one item comprises:  
3 charging the second price to an account in one transaction.

1 9. The method of claim 1, further comprising:  
2 determining whether to provide an offer for a subsidy based on the  
3 information relating to customer activity.

1 10. The method of claim 9, in which the step of determining whether to provide an  
2 offer for a subsidy based on the information relating to customer activity comprises:  
3 determining if the information relating to customer activity satisfies at least  
4 one rule.

1 11. The method of claim 1, further comprising:  
2 determining if the information relating to customer activity satisfies at least  
3 one rule.

1 12. The method of claim 11, in which the step of providing, in response to the  
2 received indication, an indication of an offer for a subsidy is performed if the  
3 information relating to customer activity satisfies at least one rule.

1 13. The method of claim 1, further comprising:  
2 determining an offer for a subsidy from the second vendor based on the  
3 information relating to customer activity.

1 14. The method of claim 13, further comprising:  
2 determining an offer for a subsidy from the second vendor based on a rule and  
3 the information relating to customer activity.

1 15. The method of claim 1, further comprising:  
2 determining an offer for a subsidy from the second vendor if the information  
3 indicates a willingness to transact.

1 16. The method of claim 1, further comprising:  
2 receiving a response to the offer.

1 17. The method of claim 16, further comprising:

2 determining whether the response was received within a predetermined period  
3 of time.

1 18. The method of claim 17, in which the step of charging is performed only if the  
2 response indicates acceptance of the offer and if the response was received within the  
3 predetermined period of time.

1 19. The method of claim 17, in which the predetermined period of time is a  
2 predetermined amount of time after the indication of an offer was provided.

1 20. The method of claim 16, in which the step of charging is performed only if the  
2 response indicates acceptance of the offer.

1 21. The method of claim 1, in which the offer for the subsidy defines an obligation  
2 for the customer to fulfill in exchange for the subsidy; and further comprising:  
3 receiving an indication that the customer has fulfilled the obligation.

1 22. The method of claim 21, in which the step of receiving an indication that the  
2 customer has fulfilled the obligation comprises:  
3 receiving an indication that the customer has switched service providers.

1 23. The method of claim 21, in which the step of receiving an indication that the  
2 customer has switched service providers comprises:  
3 determining a new customer of the second vendor; and

4 determining if the new customer had been offered a subsidy.

1 24. The method of claim 1, further comprising:

2 switching providers of a service that is provided to the customer.

1 25. The method of claim 24, in which the service comprises at least one of:

2 telephone service, Internet service, banking services, credit card account

3 services, insurance service, securities trading service, utilities service, satellite

4 television service, and cable television service.

1 26. The method of claim 1, further comprising:

2 initiating a new service agreement so that a particular service is provided to

3 the customer by the second vendor.

1 27. The method of claim 26, in which the service comprises at least one of:

2 telephone service, Internet service, banking services, credit card account

3 services, insurance service, securities trading service, utilities service, satellite

4 television service, and cable television service.

1 28. The method of claim 1, further comprising:

2 facilitating a transaction between the customer and the second vendor.

1 29. The method of claim 1, further comprising:

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2           soliciting agreement by the customer to participate in a transaction with the  
3   second vendor.

1   30.    The method of claim 29, further comprising:  
2           determining whether the customer participated in a transaction with the second  
3   vendor.

1   31.    The method of claim 29, further comprising:  
2           assessing a penalty if the customer did not participate in the transaction.

1   32.    The method of claim 1, in which the information relating to customer activity  
2   comprises an indication of at least one of:  
3           a mouse click on a predetermined portion of a Web page;  
4           a mouse click on a predetermined banner advertisement;  
5           a mouse click on an indication of an item;  
6           a mouse-over on a predetermined portion of a Web page; and  
7           mouse-overs on predetermined portions of Web pages at least a predetermined  
8   number of times.

1   33.    The method of claim 1, in which the information relating to customer activity  
2   comprises an indication of at least one of:  
3           a search that is performed for a predetermined product;  
4           accessing predetermined Web pages;  
5           accessing a predetermined number of predetermined Web pages;

6 accessing predetermined Web pages in a predetermined sequence;  
7 accessing predetermined Web pages during a predetermined time period;  
8 a duration that the Web site is open; and  
9 previous access to a predetermined Web site at least a predetermined number  
10 of times.

1 34. The method of claim 1, in which the information relating to customer activity  
2 comprises an indication of at least one of:

3 a predetermined number of items that a customer is ready to purchase from the  
4 first vendor;

5 a predetermined item that the customer is ready to purchase from the first  
6 vendor;

7 a duration that an item is selected for purchase;

8 requesting a coupon for a predetermined item;

9 an item having at least a predetermined price that the customer is ready to  
10 purchase from the first vendor;

11 at least a predetermined number of previous purchases from the first vendor;

12 and

13 frequent shopper status of the customer.

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1 35. The method of claim 1, in which the offer defines at least one of:

2 a reduction in the price charged for the at least one item;

3 the second vendor; and

4 an obligation for the customer to fulfill in exchange for the subsidy.

1 36. A method, comprising the steps of:  
 2 receiving information relating to customer activity with a first vendor;  
 3 determining whether to provide an offer for a subsidy based on the  
 4 information relating to customer activity;  
 5 determining an offer for a subsidy from a second vendor;  
 6 providing an indication of the offer for the subsidy from the second vendor;  
 7 receiving a response to the offer;  
 8 receiving an indication of at least one item the customer desires to purchase,  
 9 the at least one item having an associated total price; and  
 10 charging the customer a second price for the at least one item if the response  
 11 indicates that the offer is accepted, the second price being less than the total price.

1 37. A method, comprising the steps of:  
 2 receiving an indication of at least one item that a customer has purchased for a  
 3 total price from a first vendor;  
 4 receiving contact information of the customer;  
 5 determining an offer for a subsidy from a second vendor;  
 6 providing an indication of the offer using the contact information;  
 7 receiving a response to the offer;  
 8 receiving a credit card account identifier that identifies a credit card account;  
 9 and  
 10 crediting an amount of funds to the credit card account if the response  
 11 indicates that the offer is accepted.



1     38.     The method of claim 37, further comprising:  
2             determining if contact information of the customer is stored; and  
3             requesting contact information of the customer if contact information of the  
4     customer is not stored.

1     39.     The method of claim 37, in which the step of receiving an indication of at least  
2     one item that a customer has purchased comprises:  
3         receiving an indication of items that a plurality of customers have purchased.

1     40.     The method of claim 39, in which the step of receiving an indication of items  
2     that a plurality of customers have purchased is performed at predetermined times.

41. A method, comprising the steps of:

- receiving information relating to customer activity on a Web site of a first vendor;
- determining whether to provide an offer for a subsidy based on the information relating to customer activity;
- determining an offer for a subsidy from a second vendor;
- displaying, via a Web page on the Web site, an indication of the offer for the subsidy from the second vendor;
- receiving customer input via the Web site, the customer input representing a response to the offer;
- receiving a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;



4 determining whether to provide an offer for a subsidy based on the  
5 information relating to customer activity;  
6 determining an offer for a subsidy from a second vendor;  
7 transmitting via the IVRU an indication of the offer for the subsidy from the  
8 second vendor;  
9 receiving via the IVRU a customer input that represents a response to the  
10 offer;  
11 receiving via the IVRU a selection of at least one item the customer desires to  
12 purchase, the at least one item having an associated total price;  
13 receiving via the IVRU a credit card identifier that identifies a credit card  
14 account; and  
15 charging a second price to the credit card account if the response indicates that  
16 the offer is accepted, the second price being less than the total price.

44. A method, comprising the steps of:  
1 receiving information relating to customer activity of a customer with a first  
2 vendor;  
3  
4 determining whether to provide an offer for a subsidy based on the  
5 information relating to customer activity;  
6 determining an offer for a subsidy from a second vendor, the offer defining an  
7 obligation for the customer to fulfill in exchange for the subsidy;  
8 providing an indication of the offer for the subsidy from the second vendor;  
9 receiving an indication of at least one item the customer desires to purchase,  
10 the at least one item having an associated total price;

11 receiving a credit card account identifier that identifies a credit card account;  
12 charging a second price to the credit card account, the second price being less  
13 than the total price;  
14 determining whether the customer has fulfilled the obligation; and  
15 charging a discount amount to the credit card account if the customer has not  
16 fulfilled the obligation, the discount amount being based on a difference between the  
17 total price and the second price.

1 45. The method of claim 44, in which the step of determining whether the  
2 customer has fulfilled the obligation comprises:  
3 receiving an indication that the customer has switched service providers.

1 46. The method of claim 44, in which the step of determining whether the  
2 customer has fulfilled the obligation comprises:  
3 determining whether the customer has become a new customer of the second  
4 vendor. *K*

1 47. The method of claim 44, in which the step of charging a second price to the  
2 credit card account comprises:  
3 charging the second price to the credit card account in one transaction.

1 48. The method of claim 44, in which the step of charging a second price to the  
2 credit card account comprises:  
3 charging the total price to the credit card account; and

4 crediting the discount amount to the credit card account.

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1 49. A method, comprising the steps of:  
2 receiving information relating to customer activity of a customer with a first  
3 vendor;  
4 providing, in response to the received indication, an indication of an offer for a  
5 subsidy from a second vendor;  
6 receiving an indication of at least one item the customer desires to purchase,  
7 the at least one item having an associated total price;  
8 receiving a response to the offer; and  
9 providing the at least one item to the customer for free if the response  
10 indicates acceptance of the offer.

1 50. The method of claim 49, further comprising:  
2 providing a credit to the customer if the response indicates acceptance of the  
3 offer.

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1 51. An apparatus, comprising:  
2 means for receiving information relating to customer activity of a customer  
3 with a first vendor;  
4 means for providing, in response to the received information, an indication of  
5 an offer for a subsidy from a second vendor;  
6 means for receiving an indication of at least one item the customer desires to  
7 purchase, the at least one item having an associated total price; and

8 means for charging the customer a second price for the at least one item if the  
9 offer is accepted, the second price being less than the total price.

1 52. An apparatus, comprising:

2 a data storage device; and

3 a processor connected to the data storage device,

4 the data storage device storing a program for controlling the processor; and

5 the processor operative with the program to:

6 receive information relating to customer activity of a customer with a

7 first vendor;

8 provide, in response to the received information, an indication of an

9 offer for a subsidy from a second vendor;

10 receive an indication of at least one item the customer desires to

11 purchase, the at least one item having an associated total price; and

12 charge the customer a second price for the at least one item if the offer

13 is accepted, the second price being less than the total price.

1 53. A computer readable medium encoded with processing instructions for

2 implementing a method performed by a computer, the method comprising the steps

3 of:

4 receiving information relating to customer activity of a customer with a first

5 vendor;

6 providing, in response to the received information, an indication of an offer for

7 a subsidy from a second vendor;

8 receiving an indication of at least one item the customer desires to purchase,  
9 the at least one item having an associated total price; and  
10 charging the customer a second price for the at least one item if the offer is  
11 accepted, the second price being less than the total price.

1 54. An apparatus, comprising:

2 means for receiving information relating to customer activity with a first  
3 vendor;

4 means for determining whether to provide an offer for a subsidy based on the  
5 information relating to customer activity;

6 means for determining an offer for a subsidy from a second vendor;

7 means for providing an indication of the offer for the subsidy from the second  
8 vendor;

9 means for receiving a response to the offer;

10 means for receiving an indication of at least one item the customer desires to  
11 purchase, the at least one item having an associated total price; and

12 means for charging the customer a second price for the at least one item if the  
13 response indicates that the offer is accepted, the second price being less than the total  
14 price.

1 55. An apparatus, comprising:

2 a data storage device; and

3 a processor connected to the data storage device,

4 the data storage device storing a program for controlling the processor; and

5 the processor operative with the program to:  
6 receive information relating to customer activity with a first vendor;  
7 determine whether to provide an offer for a subsidy based on the  
8 information relating to customer activity;  
9 determine an offer for a subsidy from a second vendor;  
10 provide an indication of the offer for the subsidy from the second  
11 vendor;  
12 receive a response to the offer;  
13 receive an indication of at least one item the customer desires to  
14 purchase, the at least one item having an associated total price; and  
15 charge the customer a second price for the at least one item if the  
16 response indicates that the offer is accepted, the second price being less than the total  
17 price.

1 56. A computer readable medium encoded with processing instructions for  
2 implementing a method performed by a computer, the method comprising the steps  
3 of:  
4 receiving information relating to customer activity with a first vendor;  
5 determining whether to provide an offer for a subsidy based on the  
6 information relating to customer activity;  
7 determining an offer for a subsidy from a second vendor;  
8 providing an indication of the offer for the subsidy from the second vendor;  
9 receiving a response to the offer;



10 receiving an indication of at least one item the customer desires to purchase,  
11 the at least one item having an associated total price; and  
12 charging the customer a second price for the at least one item if the response  
13 indicates that the offer is accepted, the second price being less than the total price.

1 57. An apparatus, comprising:

2 means for receiving an indication of at least one item that a customer has  
3 purchased for a total price from a first vendor;

4 means for receiving contact information of the customer;

5 means for determining an offer for a subsidy from a second vendor;

6 means for providing an indication of the offer using the contact information;

7 means for receiving a response to the offer;

8 means for receiving a credit card account identifier that identifies a credit card  
9 account; and

10 means for crediting an amount of funds to the credit card account if the  
11 response indicates that the offer is accepted.

1 58. An apparatus, comprising:

2 a data storage device; and

3 a processor connected to the data storage device,

4 the data storage device storing a program for controlling the processor; and

5 the processor operative with the program to:

6 receive an indication of at least one item that a customer has purchased  
7 for a total price from a first vendor;

8 receive contact information of the customer;  
9 determine an offer for a subsidy from a second vendor;  
10 provide an indication of the offer using the contact information;  
11 receive a response to the offer;  
12 receive a credit card account identifier that identifies a credit card  
13 account; and  
14 credit an amount of funds to the credit card account if the response  
15 indicates that the offer is accepted.

1 59. A computer readable medium encoded with processing instructions for  
2 implementing a method performed by a computer, the method comprising the steps  
3 of:  
4 receiving an indication of at least one item that a customer has purchased for a  
5 total price from a first vendor;  
6 receiving contact information of the customer;  
7 determining an offer for a subsidy from a second vendor;  
8 providing an indication of the offer using the contact information;  
9 receiving a response to the offer;  
10 receiving a credit card account identifier that identifies a credit card account;  
11 and  
12 crediting an amount of funds to the credit card account if the response  
13 indicates that the offer is accepted.

60. An apparatus, comprising:

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2 means for receiving information relating to customer activity on a Web site of  
3 a first vendor;

4 means for determining whether to provide an offer for a subsidy based on the  
5 information relating to customer activity;

6 means for determining an offer for a subsidy from a second vendor;

7 means for displaying, via a Web page on the Web site, an indication of the  
8 offer for the subsidy from the second vendor;

9 means for receiving customer input via the Web site, the customer input  
10 representing a response to the offer;

11 means for receiving a selection of at least one item the customer desires to  
12 purchase, the at least one item having an associated total price;

13 means for receiving a credit card identifier that identifies a credit card account;

14 and

15 means for charging a second price to the credit card account if the response  
16 indicates that the offer is accepted, the second price being less than the total price.

1 61. An apparatus, comprising:

2 a data storage device; and

3 a processor connected to the data storage device,

4 the data storage device storing a program for controlling the processor; and

5 the processor operative with the program to:

6 receive information relating to customer activity on a Web site of a  
7 first vendor;

8 determine whether to provide an offer for a subsidy based on the  
9 information relating to customer activity;  
10 determine an offer for a subsidy from a second vendor;  
11 display, via a Web page on the Web site, an indication of the offer for  
12 the subsidy from the second vendor;  
13 receive customer input via the Web site, the customer input  
14 representing a response to the offer;  
15 receive a selection of at least one item the customer desires to  
16 purchase, the at least one item having an associated total price;  
17 receive a credit card identifier that identifies a credit card account; and  
18 charge a second price to the credit card account if the response  
19 indicates that the offer is accepted, the second price being less than the total price.

1 62. A computer readable medium encoded with processing instructions for  
2 implementing a method performed by a computer, the method comprising the steps  
3 of:  
4 receiving information relating to customer activity on a Web site of a first  
5 vendor;  
6 determining whether to provide an offer for a subsidy based on the  
7 information relating to customer activity;  
8 determining an offer for a subsidy from a second vendor;  
9 displaying, via a Web page on the Web site, an indication of the offer for the  
10 subsidy from the second vendor;

11 receiving customer input via the Web site, the customer input representing a  
12 response to the offer;  
13 receiving a selection of at least one item the customer desires to purchase, the  
14 at least one item having an associated total price;  
15 receiving a credit card identifier that identifies a credit card account; and  
16 charging a second price to the credit card account if the response indicates that  
17 the offer is accepted, the second price being less than the total price.

1 63. An apparatus, comprising:  
2 means for receiving information relating to customer activity at a POS  
3 terminal of a first vendor;  
4 means for determining whether to provide an offer for a subsidy based on the  
5 information relating to customer activity;  
6 means for determining an offer for a subsidy from a second vendor;  
7 means for outputting at the POS terminal an indication of the offer for the  
8 subsidy from the second vendor;  
9 means for receiving customer input via the POS terminal, the customer input  
10 representing a response to the offer;  
11 means for receiving a selection of at least one item the customer desires to  
12 purchase, the at least one item having an associated total price;  
13 means for receiving a credit card identifier that identifies a credit card account;  
14 and  
15 means for charging a second price to the credit card account if the response  
16 indicates that the offer is accepted, the second price being less than the total price.

1 64. An apparatus, comprising:  
2 a data storage device; and  
3 a processor connected to the data storage device,  
4 the data storage device storing a program for controlling the processor; and  
5 the processor operative with the program to:  
6 receive information relating to customer activity at a POS terminal of a  
7 first vendor;  
8 determine whether to provide an offer for a subsidy based on the  
9 information relating to customer activity;  
10 determine an offer for a subsidy from a second vendor;  
11 output at the POS terminal an indication of the offer for the subsidy  
12 from the second vendor;  
13 receive customer input via the POS terminal, the customer input  
14 representing a response to the offer;  
15 receive a selection of at least one item the customer desires to  
16 purchase, the at least one item having an associated total price;  
17 receive a credit card identifier that identifies a credit card account; and  
18 charge a second price to the credit card account if the response  
19 indicates that the offer is accepted, the second price being less than the total price.

1 65. A computer readable medium encoded with processing instructions for  
2 implementing a method performed by a computer, the method comprising the steps  
3 of:



9 means for receiving via the IVRU a customer input that represents a response  
10 to the offer;

11 means for receiving via the IVRU a selection of at least one item the customer  
12 desires to purchase, the at least one item having an associated total price;

13 means for receiving via the IVRU a credit card identifier that identifies a  
14 credit card account; and

15 means for charging a second price to the credit card account if the response  
16 indicates that the offer is accepted, the second price being less than the total price.

1 67. An apparatus, comprising:

2 a data storage device; and

3 a processor connected to the data storage device,

4 the data storage device storing a program for controlling the processor; and

5 the processor operative with the program to:

6 receive information relating to customer activity with an IVRU of a  
7 first vendor;

8 determine whether to provide an offer for a subsidy based on the  
9 information relating to customer activity;

10 determine an offer for a subsidy from a second vendor;

11 transmit via the IVRU an indication of the offer for the subsidy from  
12 the second vendor;

13 receive via the IVRU a customer input that represents a response to the  
14 offer;



15 receive via the IVRU a selection of at least one item the customer  
16 desires to purchase, the at least one item having an associated total price;  
17 receive via the IVRU a credit card identifier that identifies a credit card  
18 account; and  
19 charge a second price to the credit card account if the response  
20 indicates that the offer is accepted, the second price being less than the total price.

1 68. A computer readable medium encoded with processing instructions for  
2 implementing a method performed by a computer, the method comprising the steps  
3 of:  
4 receiving information relating to customer activity with an IVRU of a first  
5 vendor;  
6 determining whether to provide an offer for a subsidy based on the  
7 information relating to customer activity;  
8 determining an offer for a subsidy from a second vendor;  
9 transmitting via the IVRU an indication of the offer for the subsidy from the  
10 second vendor;  
11 receiving via the IVRU a customer input that represents a response to the  
12 offer;  
13 receiving via the IVRU a selection of at least one item the customer desires to  
14 purchase, the at least one item having an associated total price;  
15 receiving via the IVRU a credit card identifier that identifies a credit card  
16 account; and

17 charging a second price to the credit card account if the response indicates that  
18 the offer is accepted, the second price being less than the total price.

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1 69. An apparatus, comprising:  
2 means for receiving information relating to customer activity of a customer  
3 with a first vendor;  
4 means for determining whether to provide an offer for a subsidy based on the  
5 information relating to customer activity;  
6 means for determining an offer for a subsidy from a second vendor, the offer  
7 defining an obligation for the customer to fulfill in exchange for the subsidy;  
8 means for providing an indication of the offer for the subsidy from the second  
9 vendor;  
10 means for receiving an indication of at least one item the customer desires to  
11 purchase, the at least one item having an associated total price;  
12 means for receiving a credit card account identifier that identifies a credit card  
13 account;  
14 means for charging a second price to the credit card account, the second price  
15 being less than the total price;  
16 means for determining whether the customer has fulfilled the obligation; and  
17 means for charging a discount amount to the credit card account if the  
18 customer has not fulfilled the obligation, the discount amount being based on a  
19 difference between the total price and the second price.

1 70. An apparatus, comprising:

2 a data storage device; and  
3 a processor connected to the data storage device,  
4 the data storage device storing a program for controlling the processor; and  
5 the processor operative with the program to:  
6 receive information relating to customer activity of a customer with a  
7 first vendor;  
8 determine whether to provide an offer for a subsidy based on the  
9 information relating to customer activity;  
10 determine an offer for a subsidy from a second vendor, the offer  
11 defining an obligation for the customer to fulfill in exchange for the subsidy;  
12 provide an indication of the offer for the subsidy from the second  
13 vendor;  
14 receive an indication of at least one item the customer desires to  
15 purchase, the at least one item having an associated total price;  
16 receive a credit card account identifier that identifies a credit card  
17 account;  
18 charge a second price to the credit card account, the second price being  
19 less than the total price;  
20 determine whether the customer has fulfilled the obligation; and  
21 charge a discount amount to the credit card account if the customer has  
22 not fulfilled the obligation, the discount amount being based on a difference between  
23 the total price and the second price.

1 71. A computer readable medium encoded with processing instructions for  
2 implementing a method performed by a computer, the method comprising the steps  
3 of:  
4 receiving information relating to customer activity of a customer with a first  
5 vendor;  
6 determining whether to provide an offer for a subsidy based on the  
7 information relating to customer activity;  
8 determining an offer for a subsidy from a second vendor, the offer defining an  
9 obligation for the customer to fulfill in exchange for the subsidy;  
10 providing an indication of the offer for the subsidy from the second vendor;  
11 receiving an indication of at least one item the customer desires to purchase,  
12 the at least one item having an associated total price;  
13 receiving a credit card account identifier that identifies a credit card account;  
14 charging a second price to the credit card account, the second price being less  
15 than the total price;  
16 determining whether the customer has fulfilled the obligation; and  
17 charging a discount amount to the credit card account if the customer has not  
18 fulfilled the obligation, the discount amount being based on a difference between the  
19 total price and the second price.

1 72. An apparatus, comprising:  
2 means for receiving information relating to customer activity of a customer  
3 with a first vendor;

4 means for providing, in response to the received indication, an indication of an  
5 offer for a subsidy from a second vendor;  
6 means for receiving an indication of at least one item the customer desires to  
7 purchase, the at least one item having an associated total price;  
8 means for receiving a response to the offer; and  
9 means for providing the at least one item to the customer for free if the  
10 response indicates acceptance of the offer.

1 73. An apparatus, comprising:  
2 a data storage device; and  
3 a processor connected to the data storage device,  
4 the data storage device storing a program for controlling the processor; and  
5 the processor operative with the program to:  
6 receive information relating to customer activity of a customer with a  
7 first vendor;  
8 provide, in response to the received indication, an indication of an  
9 offer for a subsidy from a second vendor;  
10 receive an indication of at least one item the customer desires to  
11 purchase, the at least one item having an associated total price;  
12 receive a response to the offer; and  
13 provide the at least one item to the customer for free if the response  
14 indicates acceptance of the offer.

1 74. A computer readable medium encoded with processing instructions for  
2 implementing a method performed by a computer, the method comprising the steps  
3 of:  
4 receiving information relating to customer activity of a customer with a first  
5 vendor;  
6 providing, in response to the received indication, an indication of an offer for a  
7 subsidy from a second vendor;  
8 receiving an indication of at least one item the customer desires to purchase,  
9 the at least one item having an associated total price;  
10 receiving a response to the offer; and  
11 providing the at least one item to the customer for free if the response  
12 indicates acceptance of the offer.

ADD B8  
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